

A M E N D M E N T S T O T H E S P E C I F I C A T I O N

Immediately following the title on page 1, please **REPLACE** the first paragraph with the following **REPLACEMENT PARAGRAPH**:

The present application is a continuation-in-part ~~application~~ of co-pending U.S. Patent Application No. 09/219,267 entitled "METHOD AND APPARATUS FOR FACILITATING ELECTRONIC COMMERCE THROUGH PROVIDING CROSS-BENEFITS DURING A TRANSACTION", filed on December 23, 1998; and is a continuation-in-part ~~application~~ of co-pending U.S. Patent Application No. 09/274,281 (~~attorney Docket No. 99-006~~) entitled "METHOD AND APPARATUS FOR PROVIDING CROSS-BENEFITS VIA A CENTRAL AUTHORITY", filed on March 22, 1999; which is a continuation-in-part ~~application~~ of co-pending U.S. Patent Application No. 09/219,267 entitled "METHOD AND APPARATUS FOR FACILITATING ELECTRONIC COMMERCE THROUGH PROVIDING CROSS-BENEFITS DURING A TRANSACTION", filed on December 23, 1998; and is a continuation-in-part ~~application~~ of ~~co-pending~~ U.S. Patent Application No. 09/166,367 entitled "METHOD AND APPARATUS FOR PROVIDING A DISCOUNT TO A CUSTOMER THAT PARTICIPATES IN TRANSACTIONS AT A PLURALITY OF MERCHANTS", filed on October 5, 1998[[]] and now

abandoned; the entirety of each incorporated by reference herein as part of the present disclosure.